

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION

IN RE:

CASE NO. 13-80695-CRJ-13

JAMES ALLEN DAILEY
SSN: xxx-xx-1440
DEBORAH LEE DAILEY
SSN: xxx-xx-0244

CHAPTER 13

Debtors,

MOTION TO AUTHORIZE HOME MORTGAGE LOAN MODIFICATIONS
WITH WELLS FARGO HOME MORTGAGE

COMES NOW the Debtors, JAMES ALLEN DAILEY and DEBORAH LEE DAILEY, and moves this Honorable Court for authorization to enter into a loan modification agreement with Wells Fargo Home Mortgage and as grounds therefore would show as follows:

1. The Debtor's current mortgage payment is \$708.96 with an interest rate of 7.375%. The loan modification agreement proposes to modify the monthly mortgage payment amount to \$808.03 to incorporate all mortgage arrears.
2. The Debtors believe that the loan modification agreement is in their best interest and would request this Court to grant authorization for them to enter into the loan modification agreement on the home mortgage.

WHEREFORE, THE FORGOING PREMISES CONSIDERED, the Debtors, JAMES ALLEN DAILEY and DEBORAH LEE DAILEY, move this Honorable Court for authorization to enter into a loan modification agreement on their home mortgage with Wells Fargo Home Mortgage.

/s/ G. John Dezenberg, Jr.

G. JOHN DEZENBERG, JR.

Attorney for Debtors

908-C North Memorial Parkway

Huntsville, AL 35801

Phone: (256) 533-5097

CERTIFICATE OF SERVICE

I, G. John Dezenberg, Jr., do hereby certify that I have this day served a copy of the foregoing instrument, by placing copies of same in the U.S. Mail, postage prepaid and properly addressed to the following:

Jonathan Lueking
Home Preservation Specialist
PO Box 10335
Des Moines, IA 50306

Hon. Michael Ford, Trustee
PO Box 2388
Decatur, AL 35602

Hon. Diane Murray
Attorney for Creditor
Sirote & Permutt, P.C.
PO Box 55887
2311 Highland Ave. S.
Birmingham, AL 35255-5887

Wells Fargo Bank, N.A.
Attn: Bankruptcy Dept. – MAC #D3347-014
3476 Stateview Blvd.
Fort Mill, SC 29715

And to all Creditors listed on the Debtor's Mailing Matrix as attached hereto.

THIS the 21st day of March, 2016.

/s/ G. John Dezenberg, Jr. _____
G. JOHN DEZENBERG, JR.

Label Matrix for local noticing
126-8
Case 13-80695-CRJ13
NORTHERN DISTRICT OF ALABAMA
Decatur
Mon Mar 21 09:13:57 CDT 2016

Linear Investment Legacy II, LLC
51 N Cattlemen Rd
Suite 100
Sarasota, FL 34232-6448

PREMIER BANKCARD/CHARTER
POB 2208
ACAVILLE, CA 95696-8208

AL ANESTHESIA OF HSV
C/O HOLLOWAY CREDIT
PO BOX 27
HUNTSVILLE AL 35804-0027

Alliance Collection Service, Inc.
Attn: Faye Adam, Cl Sig
PO Box 49
Tupelo, MS 38802-0049

Capital One
PO Box 30253
Salt Lake City, UT 84130-0253

Cavalry Portfolio Services
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-2322

C/O HOLLOWAY CREDIT SERVICES
PO BOX 27
HUNTSVILLE AL 35804-0027

Crestwood Medical Center
C/O PASI
PO Box 188
Crestwood, TN 37024-0188

Dr. Kenneth Alongi
102 Davis Circle
Huntsville, AL 35801-5014

(p)AMERICREDIT
PO BOX 183853
ARLINGTON TX 76096-3853

OWEN LOAN SERVICING, LLC
c/o Diane Murray
PO Box 55887
Birmingham, AL 35255-5887

WELLS FARGO BANK, N.A.
c/o Diane Murray
PO Box 55887
Birmingham, AL 35255-5887

Alabama Anesth Huntsville, LLC
PO Box 5538
Fresno, CA 93755-5538

CAPITAL ONE BANK (USA), N.A.
PO Box 12907
Norfolk VA 23541-0907

Capital One
PO Box 30281
Salt Lake City, UT 84130-0281

Center for Colon Digestive Disease
119 Longwood Dr.
Huntsville, AL 35801-4522

Credit Protection
PO Box 802068
Dallas, TX 75380-2068

DR KENNETH ALONGI
C/O HOLLOWAY CREDIT
PO BOX 27
HUNTSVILLE AL 35804-0027

Emergency Physicians Grp H'ville
PO Box 11407 DRW 141
Birmingham, AL 35246-0141

Huntsville Hosp c/o Franklin Coll Svc
Po Box 3910
Tupelo, MS 38803-3910

PRA Receivables Management LLC
POB 41067
Norfolk, VA 23541-1067

U. S. Bankruptcy Court
400 Well Street
P. O. Box 2775
Decatur, AL 35602-2775

Alice H Martin, US Attorney
attn Richard E O'Neal
1801 4th Ave North
Birmingham AL 35203-2101

CLYDE C MCDONALD MD
C/O HOLLOWAY CREDIT
PO BOX 27
HUNTSVILLE AL 35804-0027

Cavalry Portfolio Services
500 Summit Lake Dr.
Valhalla, NY 10595-2322

Chase Card Services/Best Buy
PO Box 15298
Wilmington, DE 19850-5298

Crestwood Hospital
One Hospital Drive
Huntsville, AL 35801-3498

Dr. Clyde McDonald
c/o Credit Bureau of Huntsville
807 Franklin St. SE
Huntsville, AL 35801-4311

Eric Holder, US Attorney General
US Dept of Justice
950 Pennsylvania Ave NW
Washington DC 20530-0001

First Premier
820 N Louise Ave.
Sioux Falls, SD 57107-0145

Franklin Collection Service
2978 W. Jackson St.
Tupelo, MS 38801-6731

GECRB/Care Credit
PO Box 965036
Orlando, FL 32896-0001

MECRB/Lowes
PO Box 965005
Orlando, FL 32896-5005

GETTINGTON (ISSUED BY WEBBANK)
6250 RIDGEWOOD ROAD
ST.CLOUD, MN 56303-0820

GM Financial
PO Box 181145
Arlington, TX 76096-1145

MAC
P.O. Box 9001719
Louisville, IL 60290-1719

HSBC
PO Box 9068
Brandon, FL 33509-9068

HSBC Bank Nevada
PO Box 5253
Carol Stream, IL 60197-5253

HUNTSVILLE CLINIC
C/O HOLLOWAY CREDIT
PO BOX 27
HUNTSVILLE AL 35804-0027

Huntsville Clinic
420 Lowell Dr., Ste. 103
Huntsville, AL 35801-3785

Huntsville ER Phys Grp c/o Franklin Coll Sv
PO Box 3910
Tupelo, MS 38803-3910

Huntsville Hosp c/o Franklin Coll Svc
Attn Laura Richardson cl sig
PO Box 3910
Tupelo, MS 38803-3910

Huntsville Hospital
PO Box 2252 Dept #1050
Birmingham, AL 35246-1050

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Rosemary Collins cl sig
101 Broadway M/S 146
Nashville TN 37203

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Linear Mortgage, LLC
1970 Main Street
Suite 201
Sarasota, FL 34236-5921

(p)MEDIACOM COMMUNICATIONS CORPORATION
ONE MEDIACOM WAY
HESTER NY 10918-4850

OCWEN LOAN SERVICING, LLC
ATTN: BANKRUPTCY DEPARTMENT
1100 VIRGINIA DRIVE (SUITE 175)
FORT WASHINGTON, PA 19034-3204

PATHOLOGY ASSOC
C/O HOLLOWAY CREDIT
PO BOX 27
HUNTSVILLE AL 35804-0027

Pathology Associates
103 Franklin Street
Huntsville, AL 35801-4311

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard/Charter
attn Emma Green
P.O. Box 2208
Vacaville, CA 95696-8208

Santander Consumer
PO Box 961245
Fort Worth, TX 76161-0244

Santander Consumer USA
attn Loren Flanagan
P.O. Box 560284
Dallas, TX 75356-0284

Sirote & Permutt, P.C.
PO Box 55727
Birmingham, AL 35255-5727

Tennessee Valley Pain Consultants
P.O. Box 11407
Birmingham, AL 35246-0116

The Uptain Group, Inc.
6700 Odyssey Dr. NW Ste 105
Huntsville, AL 35806-3304

WEBBANK/Gettington
6509 Flying Cloud Dr.
Eden Prairie, MN 55344-3307

WELLS FARGO HOME MORTGAGE
ATTN: BANKRUPTCY DEPARTMENT
MAC#D3347-014
476 STATE VIEW BLVD
FORT MILL, SC 29715-7203

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306-0335

World Finance
PO Box 6429
Greenville, SC 29606-6429

World Finance Corporation
1016 University Drive NW Ste D
Huntsville AL 35816-6103

World Finance Corporation
4140 Thornton Taylor Parkway, Suite B
Fayetteville, TN 37334-2290

Zales/CBSD
PO Box 6497
Sioux Falls, SD 57117-6497

Deborah Lee Dailey
142 Frank Patterson Rd.
Hazel Green, AL 35750-9498

G. John Dezenberg Jr.
908-C N Memorial Parkway
Huntsville, AL 35801-5813

James Allen Dailey
142 Frank Patterson Rd.
Hazel Green, AL 35750-9498

Michael Ford
Chapter 13 Standing Trustee
P.O. Box 2388
Decatur, AL 35602-2388

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AmeriCredit Financial Services, Inc.
c/o James Hogan, Jr.
PO Box 183853
Arlington, TX 76096

(d)AmeriCredit Financial Services, Inc.
attn James Hogan Jr
PO Box 183853
Arlington, TX 76096

Credit Bureau of Huntsville
807 Franklin Street
Huntsville, AL 35804

Internal Revenue Service
attn Martha B Halcomb
101 Tom Martin Dr M/S 126
Birmingham AL 35211

Mediacom
PO Box 105327
Atlanta, GA 30348-5328

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

(d)US Internal Revenue Service
attn Robert West
801 Tom Martin Dr Rm 257
Birmingham AL 35211

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One
PO Box 30253
Salt Lake City, UT 84130-0253

(d)Linear Investment Legacy II, LLC
551 N Cattlemen Rd
Suite 100
Sarasota, FL 34232-6448

End of Label Matrix	
Mailable recipients	69
Bypassed recipients	2
Total	71